

FILED VIA EFS WEB

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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| Applicant: | Shirley J. Provinse | Docket No.: | 40655.4900 |
| Serial No.: | 09/943,438 | Examiner: | Olabode Akintola |
| Filed: | August 27, 2001 | Group Art Unit: | 3691 |
| Title: | SYSTEM AND METHOD FOR ACCOUNT RECONCILIATION | Confirmation No.: | 8195 |

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated November 13, 2008, in which this Reply is filed within two months, please consider the following Amendments and Remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.